

Information to identify the case:

Debtor 1	<u>Dennis E. Morgan</u>	Social Security number or ITIN	xxx-xx-2563
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-22570-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dennis E. Morgan

5/10/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dennis E. Morgan
Debtor

Case No. 22-22570-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 10, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2023:

Recip ID	Recipient Name and Address
db	Dennis E. Morgan, 360 Pine Hollow Road, Trafford, PA 15085-9750
15558668	+ Fast Loans, 3885 William Penn Highway, Monroeville, PA 15146-2127
15558675	+ Peoples, 100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
15558678	SW Behavioral Health Drug, c/o Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 11 2023 03:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 10 2023 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 11 2023 03:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 10 2023 23:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	May 11 2023 03:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 10 2023 23:54:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15558663	+ Email/PDF: bncnotices@becket-lee.com	May 11 2023 00:03:13	American Express, P.O. Box 981537, El Paso, TX 79998-1537
15558664	+ EDI: CAPITALONE.COM	May 11 2023 03:42:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
15558665	+ EDI: CAPITALONE.COM	May 11 2023 03:42:00	Capital One/Walmart, P.O. Box 31293, Salt Lake City, UT 84131-0293
15558666	Email/Text: ebnnotifications@creditacceptance.com	May 10 2023 23:54:00	Credit Acceptance Corporation, P.O. Box 5070, Southfield, MI 48086-5070
15558667	Email/PDF: creditonebknofications@resurgent.com	May 11 2023 00:03:07	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
15558670	+ EDI: CITICORP.COM	May 11 2023 03:42:00	Macys/Citibank, P.O. Box 8218, Mason, OH 45050

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15558669	+ Email/Text: Mercury@ebn.phinsolutions.com	May 10 2023 23:54:00	FB&T/Mercury Financial, P.O. Box 84064, Columbus, GA 31908-4064
15558673	Email/Text: ml-ebn@missionlane.com	May 10 2023 23:54:00	Mission Lane Tab Bank, P.O. Box 105286, SW #1340, Atlanta, GA 30348
15558671	+ Email/Text: bankruptcy@marinerfinance.com	May 10 2023 23:54:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
15558672	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 11 2023 00:03:13	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15558674	+ EDI: AGFINANCE.COM	May 11 2023 03:42:00	One Main Financial, P.O. Box 1010, Evansville, IN 47706-1010
15558678	^ MEBN	May 10 2023 23:44:58	SW Behavioral Health Drug, c/o Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
15558676	+ EDI: CITICORP.COM	May 11 2023 03:42:00	Sears/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15558677	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 10 2023 23:55:00	Select Portfolio Servicing, P.O. Box 65450, Salt Lake City, UT 84165-0450
15558730	+ EDI: RMSC.COM	May 11 2023 03:42:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15558679	EDI: RMSC.COM	May 11 2023 03:42:00	Synchrony Bank/JC Penney, P.O. Box 965007, Orlando, FL 32896-5007
15558680	+ EDI: RMSC.COM	May 11 2023 03:42:00	Synchrony Bank/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
15558681	+ EDI: CITICORP.COM	May 11 2023 03:42:00	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15558682	+ Email/Text: bankruptcy@firstenergycorp.com	May 10 2023 23:55:00	West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15606-0001

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wells Fargo Bank, N.A. Bank Minnesota, National As

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: admin

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Date Rcvd: May 10, 2023

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Total Noticed: 26

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2023 at the address(es) listed below:

Name	Email Address
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Brian Nicholas	
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on behalf of Creditor Wells Fargo Bank N.A. Bank Minnesota, National Association, as Trustee for Aegis Asset Backed Securities Trust Mortgage Pass-Through Certificates, Series 2003-2 bnicholas@kmlawgroup.com

Charles O. Zebley, Jr.	
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on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
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Charles O. Zebley, Jr.	
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COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
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Jeffrey Hunt	
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on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Office of the United States Trustee	
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ustpreion03.pi.ecf@usdoj.gov

Rodney D. Shepherd	
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on behalf of Debtor Dennis E. Morgan rodsheph@cs.com
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TOTAL: 6